

Robert & Debra Campbell
5019 McConnell Road
Whitsett, NC 27377

March 11, 2019

Your Honor,

Please accept this letter as our sincerely apology for obtaining credit without the courts permission. We understand now that we should have obtained permission before opening the credit cards and respectfully ask for your consideration in the Nunc Pro Tunc Motion. We are nearing the end of our Chapter 13 case and have made every monthly payment on time. We feel we have learned so much regarding credit during the 5-years of our Chapter 13 case and feel better equipped to manage our finances in the future.

After our original attorney, Jeff Farran, retired we were transferred to Damon Duncan's office for the remainder of our Chapter 13. Several months after Mr. Duncan took over our case, we received a letter from his office advising that we were not to obtain any credit without prior approval; we voluntarily reached out directly to Mr. Duncan advising him of the credit cards that we had obtained and the purposes for opening each card.

All of our credit card monthly payments were made on-time each month and we have since paid off all of the credit cards in full and closed the accounts. As the trustee requested, I worked hard to get back copies of statements and letters indicating the accounts had been closed prior to the February 22 deadline.

This hearing is very important to us but unfortunately, we can't attend the hearing in person on March 12th. My husband is critically ill and at the UNC Hospital; and I am staying at the hospital with him. He has been fighting cancer since June 2018 and has taken a bad turn with pneumonia. He has been hospitalized since Feb. 8; in and out of intensive care and on a ventilator several times during this stay. I am only going home two nights a week when our daughter comes to the hospital to stay with him, but I immediately get up in the mornings and head right back to the hospital. I do not have anyone to stay with him during the day and don't feel comfortable leaving him alone.

We sincerely appreciate your consideration in granting the Nunc Pro Tunc Motion and allowing us to finalize our Chapter 13 case as scheduled. We hope this letter of explanation will suffice for our absence.

Best regards,

Debra R. Campbell

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